

EXHIBIT B

PROMISSORY NOTE

\$4,000,000.00

Seward, Nebraska
Effective: May 31, 2022

For value received, Jim Daws Trucking, LLC, a Nebraska limited liability company, whose address is 758 280th Road, Milford, NE 68405, ("Borrower"), hereby promises to pay to Daws, Inc., a Nebraska corporation, whose address is 758 280th, Milford, Nebraska 68405 ("Lender"), or at such other place as Lender may designate in writing from time to time, as follows:

1. The principal sum of Four Million and no/100ths Dollars (\$250,000.00), together with interest on the declining balance at the rate of 3.00% per annum, as detailed on the Amortization Table attached as Exhibit 1 and incorporated herein;
2. The term of this Note shall be 66 months;
3. Interest payments and minimal principal payments shall be made at least monthly, on or before the first day of each month, beginning July 1, 2022 as appears on Exhibit 1;
4. The balance of the principal amount, and any outstanding interest amount shall be paid on or before December 31, 2027;
5. Borrower shall have the option to prepay any or all of the principal amount due hereunder, without penalty, at any time.

This Promissory Note shall be personally guaranteed by Ricardo Fernandez.

If any one or more of the following events of default shall occur and shall not have been remedied:

- (a) default by Borrower in the payment of principal or interest on this Note when due; or
- (b) default by Borrower in the performance or observance of any covenant contained in the Deed of Trust securing this Note; or
- (c) Borrower shall (1) apply for or consent to the appointment of a receiver, trustee, or liquidator of all or a substantial part of its assets; (2) be unable, or admit in writing its inability, to pay its debts as they mature; (3) make a general assignment for the benefit of creditors; (4) be adjudicated as bankrupt or insolvent; (5) file a voluntary petition in bankruptcy or a petition or an answer seeking an arrangement with creditors, take advantage of any insolvency law or file

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an answer admitting the material allegations of a petition filed against them in any bankruptcy or insolvency proceedings; or (6) take action for the purpose of effecting any of the foregoing;

Lender may declare the entire unpaid principal balance of this Note to be forthwith due and payable, with interest thereon as aforesaid.

No failure on the part of Lender to exercise, and no delay in exercising any right hereunder, shall operate as a waiver of such right; nor shall any single or partial exercise by Lender of any right hereunder preclude the exercise of any other right. The remedies herein provided for are cumulative and not exclusive of any remedies provided by law.

Borrower, and all others now or hereafter obligated hereon, whether primarily or secondarily, hereby waive presentment, demand for payment, protest for nonpayment, notice of dishonor, diligence in collection, and all other indulgences, and expressly agree that this Note may be extended or renewed from time to time and any real or collateral security or any part thereof may be released by the holder hereof without in any manner affecting, altering, releasing or limiting its liability hereon.

This Note shall be binding upon the Borrower, its representatives, successors, and assigns and upon the Lender and his successors, heirs, and assigns.

This Note is made in and shall be governed by and interpreted in accordance with the laws of the State of Nebraska.

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Borrower:

Jim Daws Trucking, LLC, a Nebraska limited liability company


By: Ricardo Fernandez, Member


By: Ricardo Daniel Fernandez, Member

Personal Guarantee:


Ricardo Fernandez


Ricardo Daniel Fernandez

STATE OF NEBRASKA)
) ss.
COUNTY OF LANCASTER)

The foregoing instrument was acknowledged before me this 4TH day of MAY, 2022, by Ricardo Fernandez, either personally known to me or identified by me through satisfactory evidence as required by law.


Notary Public

STATE OF NEBRASKA)
) ss.
COUNTY OF LANCASTER)

The foregoing instrument was acknowledged before me this 4TH day of MAY, 2022, by Ricardo Daniel Fernandez, either personally known to me or identified by me through satisfactory evidence as required by law.


Notary Public



EXHIBIT 1

	Enter values
Loan amount	\$ 4,000,000.00
Annual interest rate	3.00%
Loan period in years	5
Start date of loan	5/31/2022
Monthly payment	\$ 65,819.05
Number of payments	66
Total interest	\$ 344,057.49
Total cost of loan	\$ 4,344,057.49

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
1	7/1/2022	\$ 4,000,000.00	\$ 65,819.05	\$ 55,819.05	\$ 10,000.00	\$ 3,944,180.95
2	7/31/2022	\$ 3,944,180.95	\$ 65,819.05	\$ 55,958.60	\$ 9,860.45	\$ 3,888,222.35
3	8/31/2022	\$ 3,888,222.35	\$ 65,819.05	\$ 56,098.50	\$ 9,720.56	\$ 3,832,123.85
4	10/1/2022	\$ 3,832,123.85	\$ 65,819.05	\$ 56,238.74	\$ 9,580.31	\$ 3,775,885.11
5	10/31/2022	\$ 3,775,885.11	\$ 65,819.05	\$ 56,379.34	\$ 9,439.71	\$ 3,719,505.77
6	12/1/2022	\$ 3,719,505.77	\$ 65,819.05	\$ 56,520.29	\$ 9,298.76	\$ 3,662,985.48
7	12/31/2022	\$ 3,662,985.48	\$ 65,819.05	\$ 56,661.59	\$ 9,157.46	\$ 3,606,323.89
8	1/31/2023	\$ 3,606,323.89	\$ 65,819.05	\$ 56,803.24	\$ 9,015.81	\$ 3,549,520.64
9	3/3/2023	\$ 3,549,520.64	\$ 65,819.05	\$ 56,945.25	\$ 8,873.80	\$ 3,492,575.39
10	3/31/2023	\$ 3,492,575.39	\$ 65,819.05	\$ 57,087.61	\$ 8,731.44	\$ 3,435,487.78
11	5/1/2023	\$ 3,435,487.78	\$ 65,819.05	\$ 57,230.33	\$ 8,588.72	\$ 3,378,257.45
12	5/31/2023	\$ 3,378,257.45	\$ 65,819.05	\$ 57,373.41	\$ 8,445.64	\$ 3,320,884.04
13	7/1/2023	\$ 3,320,884.04	\$ 65,819.05	\$ 57,516.84	\$ 8,302.21	\$ 3,263,367.19
14	7/31/2023	\$ 3,263,367.19	\$ 65,819.05	\$ 57,660.63	\$ 8,158.42	\$ 3,205,706.56
15	8/31/2023	\$ 3,205,706.56	\$ 65,819.05	\$ 57,804.79	\$ 8,014.27	\$ 3,147,901.77
16	10/1/2023	\$ 3,147,901.77	\$ 65,819.05	\$ 57,949.30	\$ 7,869.75	\$ 3,089,952.47
17	10/31/2023	\$ 3,089,952.47	\$ 65,819.05	\$ 58,094.17	\$ 7,724.88	\$ 3,031,858.30
18	12/1/2023	\$ 3,031,858.30	\$ 65,819.05	\$ 58,239.41	\$ 7,579.65	\$ 2,973,618.89
19	12/31/2023	\$ 2,973,618.89	\$ 65,819.05	\$ 58,385.01	\$ 7,434.05	\$ 2,915,233.89
20	1/31/2024	\$ 2,915,233.89	\$ 65,819.05	\$ 58,530.97	\$ 7,288.08	\$ 2,856,702.92
21	3/2/2024	\$ 2,856,702.92	\$ 65,819.05	\$ 58,677.30	\$ 7,141.76	\$ 2,798,025.62
22	3/31/2024	\$ 2,798,025.62	\$ 65,819.05	\$ 58,823.99	\$ 6,995.06	\$ 2,739,201.64
23	5/1/2024	\$ 2,739,201.64	\$ 65,819.05	\$ 58,971.05	\$ 6,848.00	\$ 2,680,230.59
24	5/31/2024	\$ 2,680,230.59	\$ 65,819.05	\$ 59,118.48	\$ 6,700.58	\$ 2,621,112.11
25	7/1/2024	\$ 2,621,112.11	\$ 65,819.05	\$ 59,266.27	\$ 6,552.78	\$ 2,561,845.84
26	7/31/2024	\$ 2,561,845.84	\$ 65,819.05	\$ 59,414.44	\$ 6,404.61	\$ 2,502,431.40
27	8/31/2024	\$ 2,502,431.40	\$ 65,819.05	\$ 59,562.97	\$ 6,256.08	\$ 2,442,868.43
28	10/1/2024	\$ 2,442,868.43	\$ 65,819.05	\$ 59,711.88	\$ 6,107.17	\$ 2,383,156.54
29	10/31/2024	\$ 2,383,156.54	\$ 65,819.05	\$ 59,861.16	\$ 5,957.89	\$ 2,323,295.38

No.	Payment Date	Beginning Balance	Payment	Principal	Interest	Ending Balance
30	12/1/2024	\$ 2,323,295.38	\$ 65,819.05	\$ 60,010.81	\$ 5,808.24	\$ 2,263,284.57
31	12/31/2024	\$ 2,263,284.57	\$ 65,819.05	\$ 60,160.84	\$ 5,658.21	\$ 2,203,123.73
32	1/31/2025	\$ 2,203,123.73	\$ 65,819.05	\$ 60,311.24	\$ 5,507.81	\$ 2,142,812.48
33	3/3/2025	\$ 2,142,812.48	\$ 65,819.05	\$ 60,462.02	\$ 5,357.03	\$ 2,082,350.46
34	3/31/2025	\$ 2,082,350.46	\$ 65,819.05	\$ 60,613.18	\$ 5,205.88	\$ 2,021,737.28
35	5/1/2025	\$ 2,021,737.28	\$ 65,819.05	\$ 60,764.71	\$ 5,054.34	\$ 1,960,972.57
36	5/31/2025	\$ 1,960,972.57	\$ 65,819.05	\$ 60,916.62	\$ 4,902.43	\$ 1,900,055.95
37	7/1/2025	\$ 1,900,055.95	\$ 65,819.05	\$ 61,068.91	\$ 4,750.14	\$ 1,838,987.04
38	7/31/2025	\$ 1,838,987.04	\$ 65,819.05	\$ 61,221.59	\$ 4,597.47	\$ 1,777,765.45
39	8/31/2025	\$ 1,777,765.45	\$ 65,819.05	\$ 61,374.64	\$ 4,444.41	\$ 1,716,390.81
40	10/1/2025	\$ 1,716,390.81	\$ 65,819.05	\$ 61,528.08	\$ 4,290.98	\$ 1,654,862.74
41	10/31/2025	\$ 1,654,862.74	\$ 65,819.05	\$ 61,681.90	\$ 4,137.16	\$ 1,593,180.84
42	12/1/2025	\$ 1,593,180.84	\$ 65,819.05	\$ 61,836.10	\$ 3,982.95	\$ 1,531,344.74
43	12/31/2025	\$ 1,531,344.74	\$ 65,819.05	\$ 61,990.69	\$ 3,828.36	\$ 1,469,354.05
44	1/31/2026	\$ 1,469,354.05	\$ 65,819.05	\$ 62,145.67	\$ 3,673.39	\$ 1,407,208.38
45	3/3/2026	\$ 1,407,208.38	\$ 65,819.05	\$ 62,301.03	\$ 3,518.02	\$ 1,344,907.35
46	3/31/2026	\$ 1,344,907.35	\$ 65,819.05	\$ 62,456.78	\$ 3,362.27	\$ 1,282,450.57
47	5/1/2026	\$ 1,282,450.57	\$ 65,819.05	\$ 62,612.93	\$ 3,206.13	\$ 1,219,837.64
48	5/31/2026	\$ 1,219,837.64	\$ 65,819.05	\$ 62,769.46	\$ 3,049.59	\$ 1,157,068.18
49	7/1/2026	\$ 1,157,068.18	\$ 65,819.05	\$ 62,926.38	\$ 2,892.67	\$ 1,094,141.80
50	7/31/2026	\$ 1,094,141.80	\$ 65,819.05	\$ 63,083.70	\$ 2,735.35	\$ 1,031,058.10
51	8/31/2026	\$ 1,031,058.10	\$ 65,819.05	\$ 63,241.41	\$ 2,577.65	\$ 967,816.69
52	10/1/2026	\$ 967,816.69	\$ 65,819.05	\$ 63,399.51	\$ 2,419.54	\$ 904,417.18
53	10/31/2026	\$ 904,417.18	\$ 65,819.05	\$ 63,558.01	\$ 2,261.04	\$ 840,859.17
54	12/1/2026	\$ 840,859.17	\$ 65,819.05	\$ 63,716.91	\$ 2,102.15	\$ 777,142.27
55	12/31/2026	\$ 777,142.27	\$ 65,819.05	\$ 63,876.20	\$ 1,942.86	\$ 713,266.07
56	1/31/2027	\$ 713,266.07	\$ 65,819.05	\$ 64,035.89	\$ 1,783.17	\$ 649,230.18
57	3/3/2027	\$ 649,230.18	\$ 65,819.05	\$ 64,195.98	\$ 1,623.08	\$ 585,034.20
58	3/31/2027	\$ 585,034.20	\$ 65,819.05	\$ 64,356.47	\$ 1,462.59	\$ 520,677.74
59	5/1/2027	\$ 520,677.74	\$ 65,819.05	\$ 64,517.36	\$ 1,301.69	\$ 456,160.38
60	5/31/2027	\$ 456,160.38	\$ 65,819.05	\$ 64,678.65	\$ 1,140.40	\$ 391,481.73
61	7/1/2027	\$ 391,481.73	\$ 65,819.05	\$ 64,840.35	\$ 978.70	\$ 326,641.38
62	7/31/2027	\$ 326,641.38	\$ 65,819.05	\$ 65,002.45	\$ 816.60	\$ 261,638.93
63	8/31/2027	\$ 261,638.93	\$ 65,819.05	\$ 65,164.96	\$ 654.10	\$ 196,473.97
64	10/1/2027	\$ 196,473.97	\$ 65,819.05	\$ 65,327.87	\$ 491.18	\$ 131,146.10
65	10/31/2027	\$ 131,146.10	\$ 65,819.05	\$ 65,491.19	\$ 327.87	\$ 65,654.92
66	12/1/2027	\$ 65,654.92	\$ 65,819.05	\$ 65,654.92	\$ 164.14	\$ 0.00